House Bill No. 5461

House of Representatives, March 19, 1998. The Committee on Insurance and Real Estate reported through REP. AMANN, 118th DIST., Chairman of the Committee on the part of the House, that the bill ought to pass.

AN ACT PROHIBITING INSURANCE DISCRIMINATION BASED ON THE RECREATIONAL ACTIVITIES OF INDIVIDUALS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 (NEW) No group health insurance plan, as 2 defined in subdivision (1) of subsection (a) of

3 section 38a-476 of the general statutes, as 4 amended, or insurance arrangement, as defined in

5 subdivision (2) of subsection (a) of said section

6 38a-476, may refuse to cover a group health

7 insurance applicant on the basis of such

8 applicant's participation in legal recreational

9 activities. Such recreational activities include, 10 but are not limited to, skiing, snowmobile riding,

11 jet-skiing, horseback riding, all-terrain vehicle

12 riding or motorcycle riding.

13 INS COMMITTEE VOTE: YEA 16 NAY 0 JF

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"THE FOLLOWING FISCAL IMPACT STATEMENT AND BILL ANALYSIS ARE PREPARED FOR THE BENEFIT OF MEMBERS OF THE GENERAL ASSEMBLY, SOLELY FOR PURPOSES OF INFORMATION, SUMMARIZATION AND EXPLANATION AND DO NOT REPRESENT THE INTENT OF THE GENERAL ASSEMBLY OR EITHER HOUSE THEREOF FOR ANY PURPOSE."

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FISCAL IMPACT STATEMENT - BILL NUMBER HB 5461

STATE IMPACT Minimal Workload Increase

(Insurance Fund), see explanation

below

MUNICIPAL IMPACT None

STATE AGENCY(S) Department of Insurance

EXPLANATION OF ESTIMATES:

STATE IMPACT: There is a minimal workload increase impact for the Department of Insurance as a result of the passage of this bill. The department reviews group plans on a periodic basis. The examination of this specified coverage will be included in those reviews.

It is expected that this minimal workload increase can be handled within the anticipated budgetary resources of the Department of Insurance.

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OLR BILL ANALYSIS

HB 5461

AN ACT PROHIBITING INSURANCE DISCRIMINATION BASED ON THE RECREATIONAL ACTIVITIES OF INDIVIDUALS

SUMMARY: This bill prohibits group health insurance policies from refusing to insure applicants because of their participation in legal recreational activities such as skiing, jet-skiing, or riding a snowmobile,

horse, all-terrain vehicle, or motorcycle.

EFFECTIVE DATE: October 1, 1998

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Report Yea 16 Nay 0